

REMARKS

Applicants respectfully request consideration of the subject application. This Office Action Response is submitted in response to the Office Action mailed March 19, 2004. Claims 1-26 stand rejected. Claims 1, 13, 14, and 26 have been amended. Claim 27 has been added. No new matter has been added.

Claims 1-26 are rejected under 35 U.S.C. §102(e) as being anticipated by French, et al., (U.S. Patent No. 6,263,447, hereinafter "French"). As discussed below, the pending claims are patentable over the above reference.

Under 35 U.S.C. §102(e), a claim is anticipated only if the reference teaches each and every element of the claim. See MPEP §2131.

As argued below, the prior art reference simply does not teach or suggest all the claim limitations of the independent claims of the present application.

French describes a network authentication server that provides verification of the identity of a user. Upon successful completion of levels of authentication, a user receives a digital certificate. This digital certificate enables the user to verify prior authentication at a certain level. The user then presents the digital certificate to authentication servers at other facilities for future transactions as evidence of identity. Hence, the other facilities avoid the need to authenticate the user. These other facilities instead rely on the digital certificate, issued by the authentication server, as evidence of the user's identity. See Col. 16, lines 9-30 and Col. 19, lines 10-14. Thus, in French, the identity of a user is verified to enable the user to conduct transactions with users of other facilities.

In the presently claimed invention, in contrast, a user submits registration information during a registration process within a network-based transaction facility, this registration information is used in the network-based transaction facility to assign a verification rating to

the user, and if the verification rating exceeds a threshold, the user is registered with the network-based transaction facility to allow the user to conduct transactions with other users of the same network-based transaction facilities. These features of the presently claimed invention are missing from French. Thus, French does not teach or suggest the features of the present invention that are included in the following language of claim 1:

- ... identifying, in the network-based transaction facility, a user associated with a registration process within the network-based transaction facility;
- assigning, in the network-based transaction facility, a verification rating to the user based on accuracy of registration information submitted by the user during the registration process; and
- registering the user with the network-based transaction facility if the verification rating exceeds a predetermined threshold, to allow the user to conduct transactions with other users of the network-based transaction facility.

Similar language is included in independent claims 13, 14 and 26. Thus, Applicants' invention as claimed in independent claims 1, 13, 14 and 26 and corresponding dependent claims 2-12, 14-25 and 27 is not anticipated by French.

Applicants respectfully request the withdrawal of the rejection under 35 U.S.C. §102(e). Applicants furthermore submit that all pending claims are in condition for allowance, which is earnestly solicited.

DEPOSIT ACCOUNT AUTHORIZATION

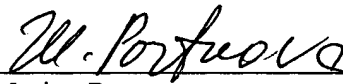
Authorization is hereby given to charge our Deposit Account No. 02-2666 for any charges that may be due. Furthermore, if an extension is required, then Applicant hereby requests such extension.

If the Examiner determines the prompt allowance of these claims could be facilitated by a telephone conference, the Examiner is invited to contact Marina Portnova at (408) 720-8300.

Respectfully submitted,

BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN LLP

Dated: June 21, 2004



Marina Portnova
Reg. No. 45,750

Customer No. 008791
12400 Wilshire Boulevard
Seventh Floor
Los Angeles, CA 90025-1026
(408) 720-8300